

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 09-37200-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Audrey Marie Michael  
fdbba Errands 4U, fdba Errands 4U, LLC  
4040 Coal Spring Court Apt 3B  
Glen Allen, VA 23060

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3390

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: February 3, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 09-37200

User: admin  
Form ID: B18

Page 1 of 2  
Total Noticed: 79

Date Rcvd: Feb 04, 2010

The following entities were noticed by first class mail on Feb 06, 2010.

db +Audrey Marie Michael, 4040 Coal Spring Court Apt 3B, Glen Allen, VA 23060-4354  
tr +Harry Shaia, Jr., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive,  
Richmond, VA 23294-4704  
9284543 +Aaron's Sales & Lease Ownership, 7252 West Broad Street, Richmond, VA 23294-3637  
9284544 +American Family Fitness-West End, c/o National Fitness Financial, P.O. Box 497,  
Layton, UT 84041-0497  
9284545 +Arrow Financial Services, c/o Northland Group Inc., P.O. Box 390846,  
Minneapolis, MN 55439-0846  
9298045 Assurance FCU, 2015 Staples Mill Rd, Richmond, VA 23230-3119  
9284546 Assurance Federal CU, 2015 Staples Mill Rd., Richmond, VA 23230-3119  
9284548 +Bon Secours Rich Health Sys, St. Mary's Hosp, P. O. Box 28538, Richmond, VA 23228-8538  
9284552 +Car Pool LLC, c/o Ogden Check Approval Network, 4646 Princess Anne Road, Ste 104,  
Virginia Beach, VA 23462-6464  
9284553 +Cavalier Telephone, c/o Schettine & Nguyen, PLC, 319 W Franklin St 2nd Fl,  
Richmond, VA 23220-4937  
9284554 +Central Furniture Company, Inc, 3700 Mechanicsville Pike, Richmond, VA 23223-1332  
9284555 Central Furniture Company, Inc, c/o Michael J Champlin, Esq, 191 Huguenot Rd Ste 300,  
Richmond, VA 23235-0000  
9284556 +Check Smart, 7001 Post Road Suit 200, Dublin, OH 43016-8334  
9284557 +Checksmart Virginia, c/o Dr/bond Coll, Po Box 498609, Cincinnati, OH 45249-8609  
9284558 +Checksmart Virginia, c/o Dr/bond Coll, 7745 E Kemper Rd, Cincinnati, OH 45249-1611  
9284561 +Club Benefit, 2535 Kettner Bv, San Diego, CA 92101-1250  
9284563 +Columbia House, P.O. Box 1131, Terre Haute, IN 47811-1131  
9284562 +Columbia House, c/o National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779  
9284564 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443  
9284565 +Comcast - Richmond, Credit Management, 4200 International Pwy, Carrollton, TX 75007-1912  
9284566 Comcast Richmond Service, c/o Eastern Account System, c75 Glen Rd Ste 110,  
Sandy Hook, CT 06482-0000  
9284567 +Connects Fed CU, 7700 Shrader Road, Richmond, VA 23228-2552  
9284568 +Consolidated Bank & Trust Co., 320 N First Street, Richmond, VA 23219-1722  
9284570 Continental Finance, P.O. Box 8099, Newark, DE 19714-8099  
9284569 +Continental Finance, c/o KB Merrill Associates, LLC, P.O. Box 126,  
Forest Hill, MD 21050-0126  
9284571 Cortrust Bank, P.O. Box 5431, Sioux Falls, SD 57117-5431  
9284572 County of Henrico, Dept of Finance, P.O. Box 90775, Henrico, VA 23273-0775  
9284573 County of Henrico, Dept of Public Utilities, P.O. Box 90775, Henrico, VA 23273-0775  
9284574 +Derwin's Ground Management, 2230 Holding Pond Lane, Midlothian, VA 23112-4194  
9284575 +Diversity Thrift, c/o TRS Recovery Services, Inc., 5251 Westheimer, Houston, TX 77056-5412  
9284578 +Henrico Doctors, West Asset Attn: Bankruptcy, P.O. Box 105478, Atlanta, GA 30348-5478  
9284579 +Henrico Doctors, c/o West Asset, P.O. Box 105478, Atlanta, GA 30348-5478  
9284581 +Henrico Doctors Hospital, P.O. Box 13620, Richmond, VA 23225-8620  
9284580 +Henrico Doctors Hospital, c/o West Asset, 2703 N Highway 75, Sherman, TX 75090-2567  
9284582 +Herb Coleman, Clachan Properties, 1380 W Broad St Ste A, Richmond, VA 23220  
9284583 +Janitor Supply Corp., 2522 Hermitage Road, Richmond, VA 23220-1119  
9284584 Kroger, P.O. Box 30650, Salt Lake City, UT 84130-0650  
9284585 Kroger, c/o Commerical Check Control, 7250 Beverly Blvd, Ste 200,  
Los Angeles, CA 90036-2560  
9284586 +Lawrence Sanitary, P.O. Box 50070, Richmond, VA 23250  
9284587 Lifetouch, c/o TRS Recovery Services, Inc., P.O. Box 5907, Glendale Heights, IL 60139-5907  
9284588 +Margaret Omachel, c/o Remax Today, 4333 Cox Rd, Glen Allen, VA 23060-3359  
9284589 Nationwide Ins., c/o Credit Collection Service, P.O. Box 9134,  
Needham Heights, MA 02494-9134  
9284590 +Nationwide Insurance, Po Box 9134, Needham, MA 02494-9134  
9284591 +Oaks At Gayton, c/o National Credit Systems, Inc., P.O. Box 4115 Dept. 855,  
Concord, CA 94524-4115  
9284542 +Office Of The U.S. Trustee, 701 E Broad St., Suite 4304, Richmond, VA 23219-1849  
9284592 +Players Vacation Club, c/o Credit Research Bureau, 7373 University Ave.,  
La Mesa, CA 91942-0500  
9284593 +Premier Bankcard Inc, c/o Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610  
9284594 +Premiere Bankcard, Inc., c/o Arrow Financial Services, 5996 W Touhy Ave,  
Niles, IL 60714-4610  
9298046 +Quarter Mill Henrico LLC, c/o Godwin-Jones & Price, 20 S. Auburn Ave.,  
Richmond, VA 23221-2910  
9298047 +Quickpayday.com, c/o NCC, 235 Main Street, Dickson City, PA 18519-1652  
9284595 +RJM Acquisitions LLC, c/o Dominion Law Associates, 222 Central Park Avenue,  
Virginia Beach, VA 23462-3022  
9284597 +Sallie Mae, 11100 Usa Parkway, Fishers, IN 46037-9203  
9284599 +Sprint Nextel, c/o ERSolutions, 800 W 39th St, Renton, WA 98057-4975  
9284600 +Suntrust Bank, P. O. Box 26150, Richmond, VA 23260-6150  
9284601 Suntrust Bank, c/o Paza Associates, P.O. Box 18008, Hauppauge, NY 11788-8808  
9284602 T- Mobile, c/o ERSolutions Inc., P.O. Box 6030PO Box 37380, Hauppauge, NY 11788-0154  
9284603 T- Mobile, c/o Diversified Consultants, Inc., P.O. Box 1022PO Box 37380,  
Wixom, MI 48393-1022  
9284604 +Trugreen, 6722 Atmore Dr, Richmond, VA 23225-5602  
9287059 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430  
9284605 +UniStates Credit Agency, LLC, c/o Law Office of Vincent P Cignarale, 5100 Transit Road,  
Depew, NY 14043-4465  
9284607 Verizon, c/o Penn Credit Corporation, P.O. Box 988, Harrisburg, PA 17108-0988  
9284608 +Verizon Maryland, c/o CBCS, P.O. Box 69, Columbus, OH 43216-0069  
9284609 +Verizon Virginia Inc, 500 Technology Dr, Weldon Spring, MO 63304-2225  
9284610 Veterans Of Foreign Wars of the US, 1044 Pamukey Rd, Mechanicsville, VA 23116-0000  
9284611 WAWA 652, c/o Certegy Payment Recovery, P.O. Box 30031, Tampa, FL 33630-3031  
9284612 +Woodforest National Bank, 25231 Grogan's Mill Road, Ste 450, Spring, TX 77380-3103

The following entities were noticed by electronic transmission (continued)

The following entities were noticed by electronic transmission on Feb 04, 2010.

tr +EDI: QHSHAIA.COM Feb 04 2010 20:48:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
8550 Mayland Drive, Richmond, VA 23294-4704  
9284547 +E-mail/Text: ACF-EBN@acf-inc.com Atlantic Credit & Finance, Inc.,  
c/o John P Frye, PC, 3351 Orange Ave, Roanoke, VA 24012-6335  
9284549 EDI: CAPITALONE.COM Feb 04 2010 20:48:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
9284550 +EDI: CAPITALONE.COM Feb 04 2010 20:48:00 Capital One Bank, Attn: C/O TSYS Debt Management,  
Po Box 5155, Norcross, GA 30091-5155  
9284551 +EDI: CAPITALONE.COM Feb 04 2010 20:48:00 Capital One Bank, Po Box 85520,  
Richmond, VA 23285-5520  
9284560 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Feb 05 2010 02:05:26 City Of Richmond,  
Dept of Public Utilities, 730 E. Broad St 5th Floor, Richmond, VA 23219-1861  
9284559 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Feb 05 2010 02:05:27  
City of Rich Dept of Pub Util, 900 E Broad St Room 115, Richmond, VA 23219-1907  
9284576 +EDI: AMINFOFP.COM Feb 04 2010 20:48:00 First Premier Bank, Po Box 5524,  
Sioux Falls, SD 57117-5524  
9284577 +EDI: AMINFOFP.COM Feb 04 2010 20:48:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
9284596 +EDI: PHINRJMA.COM Feb 04 2010 20:48:00 RJM Acquisitions Funding, 575 Underhill Blvd #2,  
Syosset, NY 11791-3426  
9335258 EDI: RECOVERYCORP.COM Feb 04 2010 20:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
9335397 +EDI: RECOVERYCORP.COM Feb 04 2010 20:48:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
9284598 EDI: NEXTEL.COM Feb 04 2010 20:48:00 Sprint Nextel, Attn: Bankruptcy Dept., P.O. Box 7949,  
Overland Park, KS 66207-0949  
9284606 +EDI: AFNIVZCOMBINED.COM Feb 04 2010 20:48:00 Verizon, c/o AFNI, Inc., P.O. Box 3517,  
Bloomington, IL 61702-3517

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2010

Signature:

